

Appln. No. 09/927,462  
Amendment dated October 16, 2003  
Reply to Office Action of July 16, 2003

**AMENDMENTS TO THE CLAIMS:**

Please cancel claims 1-35 without prejudice, and amend claims 36-54 as set forth below.  
This listing of claims will replace all prior versions, and listings, of claims in the application:

Claims 1-35 (canceled).

Claim 36 (currently amended). A method for attributing a reward to an account,  
comprising:

associating a tag with an account, wherein the account and the tag are  
associated with a tagholder;  
aggregating tag usage ~~for the account~~;  
calculating a first reward based on the aggregate tag usage; and  
attributing the first reward to the account;

wherein the tag is branded with a symbol, name, and/or colors generally  
associated with at least one organization.

Claim 37 (previously presented). The method of claim 36, wherein the tag comprises  
a sound generating device.

Claim 38 (previously presented). The method of claim 37, wherein the sound  
generating device generates a programmed sound generally associated with an  
organization.

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- Claim 39 (currently amended). The method of claim 36, wherein the at least one organization is at least one of a business organization, a trade organization, a political party, a religious organization, an athletic organization, a professional society, an educational organization, a charitable organization, a fund-raising organization, and a governmental organization, or combinations thereof.
- Claim 40 (previously presented). The method of claim 36, wherein the tagholder selects the organization.
- Claim 41 (currently amended). The method of claim 36, wherein ~~the organization earns a reward based on~~ tagholder earns a second reward from the issuer of the account based on account aggregated tag usage.
- Claim 42 (previously presented). The method of claim 36, wherein the tag comprises an LED controllable via a tagholder.
- Claim 43 (previously presented). The method of claim 36, wherein the tag comprises an LCD controllable via a tagholder.
- Claim 44 (previously presented). The method of claim 36, wherein the tag comprises at least one communication port allowing the tag to communicate with other devices.
- Claim 45 (previously presented). The method of claim 36, wherein the tag comprises a microprocessor.

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Claim 46 (previously presented). The method of claim 36, wherein the tag comprises a transmitter.

Claim 47 (previously presented). The method of claim 36, wherein the tag further comprises at least one of a smart card, a bar coded sticker, a transponder readable by a reader/antenna, or combinations thereof.

Claim 48 (previously presented). The method of claim 47, wherein the tag operates in half duplex mode.

Claim 49 (previously presented). The method of claim 47, wherein the tag operates in full duplex mode.

Claim 50 (currently amended). A method for distributing a reward, comprising:  
associating a tag with an account, wherein a tagholder is the holder of the account;  
aggregating tag usage ~~for the account~~, wherein tag usage comprises purchasing at least one of goods or service from one or more merchants;  
calculating a first reward based on the aggregate tag usage;  
attributing the first reward to the account; and  
distributing the first reward to the tagholder upon demand by the tagholder.

Claim 51 (previously presented). The method of claim 50, further comprising:

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associating the tag with at least one prefunded account, wherein the  
prefunded account has a balance;  
maintaining at least one of the prefunded accounts; and  
debiting the balance of at least one of the prefunded accounts in an amount  
related to tag usage.

Claim 52 (previously presented). The method of claim 51, further comprising  
replenishing the prefunded account balance with funds from the account associated with the tag  
upon fulfillment of some predetermined condition.

Claim 53 (previously presented). The method of claim 51, wherein the account is  
associated with at least one loyalty program, wherein further the tagholder earns a second reward  
based on the tagholder's participation in the one or more loyalty programs.

Claim 54 (currently amended). An automated, computer-based method for  
distributing rewards comprising:

maintaining a prefunded account that is associated with at least one tag,  
wherein the prefunded account has an account balance, wherein further the tag is  
associated with a tagholder;  
associating at least one prefunded account with at least one account;  
~~aggregating tag usage for at least one prefunded account;~~

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calculating a reward based on aggregate tag usage, wherein tag usage  
comprises purchasing at least one of goods or service from one or more  
merchants;

attributing the reward to the account; and

distributing the reward to the tagholder upon demand by the tagholder.